

Nationwide® Enterprise The Best of America® Annuity (NEBA)

# Look to your future

# When you have questions — we have answers.

Nationwide® wants you to look to your future. When you invest in an annuity, you set the stage to receive income in the future.

## What is a variable annuity?

A variable annuity is an insurance contract designed to help you create a fixed or variable stream of retirement income through a process called annuitization. With a variable annuity, you can invest in one product with multiple underlying investment options and direct money into subaccounts based on how much risk you're willing to take.

Variable annuities are for long-term investing; they're not appropriate for short-term financial goals. And variable annuities have fees and charges that include mortality and expense fees, administrative fees and contract maintenance fees. These fees are a percentage of the investment account value.

## What kind of investments can I choose from?

Variable annuities offer a wide range of professionally managed investment options. With choices like equity, bond and money market funds, you can create a portfolio designed to meet your investment goals. Please keep in mind that because these investment choices are subject to market fluctuation, investment risk and possible loss of principal, your annuity's value will vary depending on how they perform.

Investment choices within a variable annuity are not publicly traded mutual funds and are only available for purchase in variable products. Fees in investment choices cover the fund manager's services and the costs of the underlying investments.

## Why should I consider a variable annuity?

Variable annuities offer tax deferral and compounding — unique features that can help you prepare for retirement. Investment gains within a variable annuity are tax deferred, meaning they're not taxed until you take money from the annuity. This allows more of your money to remain invested. And when combined with the power of compounding, your investment has the potential to accumulate faster than taxable investments earning the same rate of return.

When you decide to withdraw money from a variable annuity, the taxable portion will be subject to ordinary income tax. If you take your money out early, surrender charges may apply and, if you take it out before age 59½, a 10% federal tax penalty may apply.

## When would I be able to draw income from an annuity?

Income from an annuity can be either deferred or immediate depending on the type of annuity you own

and its features. Keep in mind that the guarantee of continued payments depends on the claims-paying ability of the insurance company.

### Deferred annuities

Deferred annuities are designed to help you grow your assets and provide income at a later time. They're for long-term goals, like planning for retirement. They can be purchased through payments over time or with a single payment.

### Immediate annuities

Immediate annuities are designed to start providing income right away. They're usually purchased with a lump-sum payment by people who have already retired or are close to retirement.

## What are the other benefits?

Some variable annuities offer living benefits, like guaranteed accumulation, guaranteed withdrawal benefits or principal protection for extra security, at an additional cost.

Most variable annuities offer a death benefit — a payment made to your beneficiary after your death — which will be adjusted proportionally for any previous withdrawals. Other benefits, known as riders, may be offered at an additional cost as optional features.

# Investment choices performance report

## It's natural to want to know how your investments are doing over time

This performance report shows how the investment choices within this variable annuity have performed over a series of time periods. These investment choices are not publicly traded mutual funds and are only available for purchase in variable products.

## Fees and expenses

Fees and expenses charged by the investment choices cover the cost of the underlying investment as well as the fund manager's services, and they are reflected in the performance figures.

Annual maintenance charge: \$0  
Mortality and expense risk charge: 0.80%

Contingent deferred sales charge (CDSC):

Year	0
CDSC	0%

Performance figures do not reflect the cost of optional riders. If the cost were included, performance figures would be lower.

## Helpful terms

**Annual maintenance charge:** A fee charged to cover yearly expenses.

**Asset allocation:** The mixture of asset classes an investor chooses based on his or her time horizon and risk tolerance. Markets are volatile and can decline in response to adverse developments. The use of asset allocation does not guarantee returns or protect you from potential losses.

**Asset class:** A group of investments with similar characteristics, such as stocks, bonds or cash.

**Closed fund:** A fund that is no longer accepting contributions from investors.

**Contingent deferred sales charge:** A charge for withdrawals over a set time period that is highest at the beginning and drops to zero at the end of the time period.

**Current yield:** A measure of the return an investor might expect if he or she purchased an investment and held it for one year.

**Inception date:** The date the fund first became available to investors.

**Inclusion date:** The date the fund was added to the Nationwide® separate account.

**Mortality and expense risk charge:** A fee assessed as a percentage of the contract value to cover the insurance guarantee, commissions, selling and administrative expenses.

**Separate account:** An investment pool funded by contributions to variable contracts including variable annuities and variable life insurance. These assets are kept separate from Nationwide's general account.

**Short-term trading fees:** Fees designed to offset the costs associated with short-term trading and to protect the long-term interests of all shareholders.

**Walled-off fund:** A fund that is not open to new investors, but is still accepting contributions from existing investors.

**Variable products are sold by prospectus. Both the product prospectus and underlying fund prospectuses can be obtained by writing to Nationwide Life Insurance Company, P.O. Box 182021, Columbus, OH 43218-2021 or by calling 1-800-848-6331. Before investing, you should read the prospectus carefully and consider investment objectives, risks, charges and expenses. The product prospectus and underlying fund prospectuses contain this and other important information.**

**Non-standardized performance:** Without surrender charges (CDSC) applied

The figures shown are calculated based on a one-time investment of \$10,000 and reflect the deduction of all applicable charges, except for surrender charges (CDSC). These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, the performance is hypothetical in that it depicts how the fund would have performed had it been available in the Nationwide separate account during the time period. Year-to-date returns are shown only for funds inception on or before December 31 of the previous year.

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. To obtain performance data current to the most recent month-end or for closed and walled-off funds, please call 1-800-848-6331 or visit nationwide.com.

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 01/31/10			
Underlying Fund	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
<b>Asset Class: Asset Allocation<sup>1</sup></b>							
American Funds NVIT Asset Allocation Fund - Class II	08/01/1989	-2.61%	-2.61%	25.58%	-4.69%	1.60%	2.30%
BlackRock Global Allocation V.I. Fund - Class III	11/18/2003	-2.67%	-2.67%	22.01%	2.36%	6.65%	8.48%
Fidelity VIP Freedom Fund 2010 Portfolio - Service Class	04/26/2005	-1.60%	-1.60%	26.34%	-1.30%	N/A	2.74%
Fidelity VIP Freedom Fund 2020 Portfolio - Service Class	04/26/2005	-2.17%	-2.17%	32.09%	-3.44%	N/A	2.40%
Fidelity VIP Freedom Fund 2030 Portfolio - Service Class	04/26/2005	-3.06%	-3.06%	35.60%	-5.49%	N/A	1.69%
Franklin Templeton VIPT Founding Funds Allocation Fund - Class 2	07/02/2007	-2.16%	-2.16%	33.90%	N/A	N/A	-10.76%
Ivy Funds VIP Asset Strategy	05/01/1995	-2.76%	-2.76%	22.47%	7.72%	13.51%	10.09%
NVIT Cardinal <sup>SM</sup> Aggressive Fund - Class II	03/27/2008	-4.22%	-4.22%	32.51%	N/A	N/A	-9.47%
NVIT Cardinal <sup>SM</sup> Moderately Aggressive Fund - Class II	03/27/2008	-3.46%	-3.46%	28.96%	N/A	N/A	-6.91%
NVIT Cardinal <sup>SM</sup> Capital Appreciation Fund - Class II	03/27/2008	-2.81%	-2.81%	26.24%	N/A	N/A	-5.21%
NVIT Cardinal <sup>SM</sup> Moderate Fund - Class II	03/27/2008	-2.21%	-2.21%	23.63%	N/A	N/A	-3.65%
NVIT Cardinal <sup>SM</sup> Balanced Fund - Class II	03/27/2008	-1.64%	-1.64%	21.18%	N/A	N/A	-2.09%
NVIT Cardinal <sup>SM</sup> Moderately Conservative Fund - Class II	03/27/2008	-1.19%	-1.19%	18.50%	N/A	N/A	-0.62%
NVIT Cardinal <sup>SM</sup> Conservative Fund - Class II	03/27/2008	-0.06%	-0.06%	13.23%	N/A	N/A	1.89%
NVIT Investor Destinations Aggressive Fund - Class II	12/12/2001	-3.83%	-3.83%	33.87%	-7.70%	0.33%	2.29%
NVIT Investor Destinations Moderately Aggressive Fund - Class II	12/12/2001	-3.04%	-3.04%	29.31%	-5.43%	1.09%	2.66%
NVIT Investor Destinations Moderate Fund - Class II	12/12/2001	-2.02%	-2.02%	22.54%	-2.92%	1.62%	2.77%
NVIT Investor Destinations Moderately Conservative Fund - Class II	12/12/2001	-0.98%	-0.98%	16.56%	-0.38%	2.28%	3.02%
NVIT Investor Destinations Conservative Fund - Class II	12/12/2001	-0.17%	-0.17%	10.00%	1.63%	2.64%	2.90%
NVIT Investor Destinations Balanced Fund - Class II	03/24/2009	-1.56%	-1.56%	N/A	N/A	N/A	20.49%
NVIT Investor Destinations Capital Appreciation Fund - Class II	03/24/2009	-2.46%	-2.46%	N/A	N/A	N/A	27.77%

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<b>Asset Class: Balanced</b>							
Franklin Templeton VIPT Income Securities Fund - Class 2	01/24/1989	-0.84%	-0.84%	35.50%	-1.66%	2.92%	6.87%
<b>Asset Class: Bonds<sup>2,3,9</sup></b>							
American Century VP Inflation Protection Fund - Class II	12/31/2002	1.06%	1.06%	10.68%	5.42%	3.53%	3.87%
American Funds NVIT Bond Fund - Class II	01/02/1996	1.44%	1.44%	12.93%	0.98%	1.75%	3.73%
Federated NVIT High Income Bond Fund - Class III <sup>10</sup>	11/03/1997	1.15%	1.15%	41.01%	2.01%	3.60%	4.41%
Fidelity VIP High Income Portfolio - Initial Class R <sup>10</sup>	09/19/1985	0.88%	0.88%	34.17%	2.68%	4.30%	1.70%
Fidelity VIP Investment Grade Bond Portfolio - Service Class	12/30/1988	1.63%	1.63%	15.52%	4.97%	3.81%	5.45%
NVIT Core Bond Fund - Class I	03/24/2008	1.70%	1.70%	8.81%	N/A	N/A	4.43%
NVIT Core Plus Bond Fund - Class II	03/24/2008	1.51%	1.51%	17.81%	N/A	N/A	8.43%
NVIT Government Bond Fund - Class I	11/08/1982	1.47%	1.47%	4.65%	5.49%	4.15%	5.29%
NVIT Multi Sector Bond Fund - Class I	10/31/1997	1.27%	1.27%	24.01%	2.15%	2.29%	4.40%
<b>Asset Class: Cash<sup>4</sup></b>							
NVIT Money Market Fund - Class I <i>7-day current yield: -0.80%*</i>	11/10/1981	-0.06%	-0.06%	-0.79%	1.32%	1.95%	1.75%
<b>Asset Class: International Stocks<sup>5</sup></b>							
American Funds NVIT Global Growth Fund - Class II	04/30/1997	-4.76%	-4.76%	44.72%	-2.92%	4.68%	0.68%
Fidelity VIP Overseas Portfolio - Initial Class R <sup>10</sup>	01/28/1987	-5.92%	-5.92%	33.77%	-8.71%	1.76%	-1.11%
Gartmore NVIT Emerging Markets Fund - Class III <sup>10</sup>	08/30/2000	-5.97%	-5.97%	67.62%	-2.33%	10.39%	7.13%
Gartmore NVIT International Equity Fund - Class III <sup>10</sup>	08/30/2000	-6.67%	-6.67%	33.34%	-7.35%	6.95%	-0.37%
Gartmore NVIT Worldwide Leaders Fund - Class III <sup>10</sup>	10/31/1997	-4.46%	-4.46%	32.32%	-9.08%	3.06%	-0.38%
Janus Aspen Series Overseas Portfolio - Service II Shares <sup>10</sup>	05/02/1994	-2.27%	-2.27%	75.81%	1.46%	14.94%	3.97%
NVIT International Index Fund - Class VIII <sup>10</sup>	05/01/2006	-5.12%	-5.12%	37.76%	-9.88%	N/A	-5.51%
NVIT Multi-Manager International Growth Fund - Class III <sup>10</sup>	03/24/2008	-4.57%	-4.57%	37.18%	N/A	N/A	-9.95%
NVIT Multi-Manager International Value Fund - Class III <sup>10</sup>	11/01/1991	-5.37%	-5.37%	40.17%	-13.13%	-1.89%	1.59%
Oppenheimer Global Securities Fund/VA - Class 3 <sup>10</sup>	05/01/2003	-2.99%	-2.99%	46.80%	-5.86%	3.05%	9.81%
Templeton NVIT International Value Fund - Class III <sup>10</sup>	03/24/2009	-5.89%	-5.89%	N/A	N/A	N/A	32.04%

\*Current yield more closely reflects current money market fund earnings than the total return calculation.

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Underlying Fund	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
<b>Asset Class: Large-cap Stocks</b>							
American Century NVIT Multi Cap Value Fund - Class I	03/24/2009	-2.65%	-2.65%	N/A	N/A	N/A	29.34%
American Funds NVIT Growth Fund - Class II	02/08/1984	-4.10%	-4.10%	40.96%	-7.20%	0.67%	-0.53%
American Funds NVIT Growth-Income Fund - Class II	03/09/1987	-4.39%	-4.39%	33.28%	-8.23%	-0.96%	1.81%
Dreyfus Stock Index Fund, Inc. - Initial Shares	09/29/1989	-3.67%	-3.67%	31.88%	-8.15%	-0.82%	-1.83%
Dreyfus VIF Appreciation Portfolio - Initial Shares	04/05/1993	-3.37%	-3.37%	27.25%	-4.57%	1.10%	-0.17%
Fidelity VIP Equity-Income Portfolio - Initial Class	10/09/1986	-3.21%	-3.21%	40.32%	-10.91%	-1.66%	1.20%
Fidelity VIP Growth Portfolio - Initial Class	10/09/1986	-5.55%	-5.55%	28.64%	-8.02%	-1.81%	-4.75%
Janus Aspen Series Forty Portfolio - Service Shares	05/01/1997	-5.00%	-5.00%	40.28%	0.13%	5.42%	-0.58%
MFS VIT Value Series - Service Class	01/02/2002	-3.14%	-3.14%	27.34%	-6.18%	1.36%	3.05%
Neuberger Berman NVIT Multi Cap Opportunities Fund - Class I	03/24/2008	-3.02%	-3.02%	51.07%	N/A	N/A	-10.75%
Neuberger Berman NVIT Socially Responsible Fund - Class I	03/24/2008	-2.67%	-2.67%	34.61%	N/A	N/A	-10.33%
NVIT Growth Fund - Class I	04/15/1992	-5.42%	-5.42%	31.08%	-4.49%	0.68%	-5.95%
NVIT Multi-Manager Large Cap Growth Fund - Class I	03/24/2008	-5.47%	-5.47%	27.65%	N/A	N/A	-10.31%
NVIT Multi-Manager Large Cap Value Fund - Class II	03/24/2008	-2.94%	-2.94%	34.79%	N/A	N/A	-10.60%
NVIT Nationwide Fund - Class I	11/08/1982	-4.01%	-4.01%	31.01%	-9.93%	-1.82%	-1.05%
NVIT Nationwide Leaders Fund - Class III <sup>10</sup>	12/31/2001	-4.25%	-4.25%	43.92%	-11.89%	-2.06%	2.37%
NVIT U.S. Growth Leaders Fund - Class III <sup>10</sup>	12/31/2001	-5.75%	-5.75%	21.53%	-6.92%	-0.99%	1.95%
Oppenheimer Main Street® Fund/VA - Non-Service Shares	07/05/1995	-2.59%	-2.59%	34.28%	-8.26%	-0.69%	-1.35%
Oppenheimer NVIT Large Cap Growth Fund - Class I	03/24/2009	-5.74%	-5.74%	N/A	N/A	N/A	34.46%
Van Kampen NVIT Comstock Value Fund - Class II	10/31/1997	-2.66%	-2.66%	39.80%	-9.84%	-1.89%	-2.59%

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 01/31/10			
Underlying Fund	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
<b>Asset Class: Mid-cap Stocks<sup>6</sup></b>							
AIM V.I. Capital Development Fund - Series II Shares	05/01/1998	-5.07%	-5.07%	37.54%	-9.42%	-0.40%	1.38%
AllianceBernstein VPS Small/Mid Cap Value Portfolio - Class B	05/01/2001	-2.68%	-2.68%	55.63%	-4.74%	1.81%	7.02%
American Century VP Mid Cap Value Fund - Class I	10/29/2004	-2.78%	-2.78%	36.42%	-3.50%	3.81%	5.53%
Fidelity VIP Mid Cap Portfolio - Service Class	12/28/1998	-3.09%	-3.09%	41.64%	-3.04%	4.22%	8.71%
JPMorgan Insurance Trust Mid Cap Value Portfolio - Class 1	09/28/2001	-2.04%	-2.04%	34.43%	-6.63%	0.98%	7.21%
NVIT Mid Cap Index Fund - Class I	10/31/1997	-3.30%	-3.30%	41.59%	-5.18%	1.90%	4.74%
NVIT Multi-Manager Mid Cap Growth Fund - Class I	03/24/2008	-6.02%	-6.02%	22.87%	N/A	N/A	-12.72%
NVIT Multi-Manager Mid Cap Value Fund - Class II	03/24/2008	-3.35%	-3.35%	35.53%	N/A	N/A	-6.17%
Oppenheimer MidCap Fund/VA - Non-Service Shares	08/15/1986	-5.73%	-5.73%	28.48%	-13.62%	-5.10%	-7.65%
<b>Asset Class: Short-term Bonds<sup>9</sup></b>							
Neuberger Berman AMT Short Duration Bond Portfolio - I Class	09/10/1984	1.63%	1.63%	10.81%	0.62%	1.20%	2.59%
NVIT Short Term Bond Fund - Class II	03/24/2008	0.72%	0.72%	5.57%	N/A	N/A	3.01%
PIMCO VIT Low Duration Portfolio - Advisor Class	03/31/2006	1.05%	1.05%	12.88%	6.04%	N/A	5.54%
<b>Asset Class: Small-cap Stocks<sup>6</sup></b>							
Dreyfus IP Small Cap Stock Index Portfolio - Service Shares	05/01/2002	-3.34%	-3.34%	37.32%	-7.40%	0.00%	2.74%
Franklin VIPT Small Cap Value Securities Fund - Class 2	04/30/1998	-3.43%	-3.43%	41.52%	-8.33%	0.30%	8.32%
NVIT Multi-Manager Small Cap Growth Fund - Class I	05/03/1999	-5.02%	-5.02%	29.14%	-11.87%	-4.57%	-5.56%
NVIT Multi-Manager Small Cap Value Fund - Class I	10/31/1997	-3.31%	-3.31%	36.15%	-9.48%	-1.27%	5.80%
NVIT Multi-Manager Small Company Fund - Class I	10/23/1995	-4.01%	-4.01%	41.65%	-7.96%	0.14%	3.07%
Oppenheimer Main Street® Small Cap Fund/VA - Non-Service Shares	05/01/1998	-3.88%	-3.88%	47.37%	-8.36%	0.42%	1.43%
Wells Fargo Advantage VT Small Cap Growth Fund	05/01/1995	-3.05%	-3.05%	59.55%	-2.01%	5.27%	-3.78%
<b>Asset Class: Specialty<sup>7,8</sup></b>							
AllianceBernstein NVIT Global Fixed Income Fund - Class III <sup>10</sup>	03/24/2009	1.02%	1.02%	N/A	N/A	N/A	15.34%
Fidelity VIP Energy Portfolio - Service Class 2 <sup>10</sup>	07/19/2001	-4.41%	-4.41%	39.66%	-3.02%	8.54%	8.89%
NVIT Health Sciences Fund - Class III <sup>10</sup>	12/29/2000	0.04%	0.04%	19.91%	-1.53%	1.93%	2.63%
NVIT Technology and Communications Fund - Class III <sup>10</sup>	06/30/2000	-7.35%	-7.35%	47.41%	-6.04%	0.65%	-10.15%
PIMCO VIT Foreign Bond Portfolio (unhedged): Advisor Class	03/31/2009	1.19%	1.19%	N/A	N/A	N/A	10.03%
Van Kampen NVIT Real Estate Fund - Class I	03/24/2008	-5.40%	-5.40%	48.94%	N/A	N/A	-16.18%

**A. Non-standardized performance:** With surrender charges (CDSC) applied

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**B. Standardized performance:** With surrender charges (CDSC) applied

The figures shown are based on a one-time investment of \$1,000 and reflect the deduction of all applicable charges. These returns are measured from the date the fund was included in the Nationwide separate account.

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 01/31/10			B. Standardized Performance: Average Annual Total Returns as of 12/31/09			
Underlying Fund	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Asset Class: Asset Allocation<sup>1</sup></b>								
American Funds NVIT Asset Allocation Fund - Class II	08/01/1989	25.58%	1.60%	2.30%	22.43%	N/A	-1.59%	05/01/2006
BlackRock Global Allocation V.I. Fund - Class III	11/18/2003	22.01%	6.65%	8.48%	N/A	N/A	21.13%	05/01/2009
Fidelity VIP Freedom Fund 2010 Portfolio - Service Class	04/26/2005	26.34%	N/A	2.74%	23.16%	N/A	1.09%	05/01/2006
Fidelity VIP Freedom Fund 2020 Portfolio - Service Class	04/26/2005	32.09%	N/A	2.40%	27.75%	N/A	-0.42%	05/01/2006
Fidelity VIP Freedom Fund 2030 Portfolio - Service Class	04/26/2005	35.60%	N/A	1.69%	30.35%	N/A	-1.81%	05/01/2006
Franklin Templeton VIPT Founding Funds Allocation Fund - Class 2	07/02/2007	33.90%	N/A	-10.76%	29.21%	N/A	-8.94%	05/01/2008
Ivy Funds VIP Asset Strategy	05/01/1995	22.47%	13.51%	10.09%	N/A	N/A	19.02%	05/01/2009
NVIT Cardinal <sup>SM</sup> Aggressive Fund - Class II	03/27/2008	32.51%	N/A	-9.47%	28.16%	N/A	-11.38%	05/01/2008
NVIT Cardinal <sup>SM</sup> Moderately Aggressive Fund - Class II	03/27/2008	28.96%	N/A	-6.91%	25.57%	N/A	-8.58%	05/01/2008
NVIT Cardinal <sup>SM</sup> Capital Appreciation Fund - Class II	03/27/2008	26.24%	N/A	-5.21%	23.17%	N/A	-6.78%	05/01/2008
NVIT Cardinal <sup>SM</sup> Moderate Fund - Class II	03/27/2008	23.63%	N/A	-3.65%	20.97%	N/A	-5.06%	05/01/2008
NVIT Cardinal <sup>SM</sup> Balanced Fund - Class II	03/27/2008	21.18%	N/A	-2.09%	18.86%	N/A	-3.37%	05/01/2008
NVIT Cardinal <sup>SM</sup> Moderately Conservative Fund - Class II	03/27/2008	18.50%	N/A	-0.62%	16.74%	N/A	-1.68%	05/01/2008
NVIT Cardinal <sup>SM</sup> Conservative Fund - Class II	03/27/2008	13.23%	N/A	1.89%	12.12%	N/A	1.21%	05/01/2008
NVIT Investor Destinations Aggressive Fund - Class II	12/12/2001	33.87%	0.33%	2.29%	26.19%	0.62%	2.98%	01/25/2002
NVIT Investor Destinations Moderately Aggressive Fund - Class II	12/12/2001	29.31%	1.09%	2.66%	23.40%	1.31%	3.22%	01/25/2002
NVIT Investor Destinations Moderate Fund - Class II	12/12/2001	22.54%	1.62%	2.77%	18.18%	1.73%	3.15%	01/25/2002
NVIT Investor Destinations Moderately Conservative Fund - Class II	12/12/2001	16.56%	2.28%	3.02%	13.64%	2.31%	3.23%	01/25/2002
NVIT Investor Destinations Conservative Fund - Class II	12/12/2001	10.00%	2.64%	2.90%	8.21%	2.62%	2.97%	01/25/2002



**Nationwide® Enterprise The Best of America® Annuity (NEBA)**

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 01/31/10			B. Standardized Performance: Average Annual Total Returns as of 12/31/09			
Underlying Fund	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Asset Class: Asset Allocation<sup>1</sup></b>								
NVIT Investor Destinations Balanced Fund - Class II	03/24/2009	N/A	N/A	20.49%	N/A	N/A	15.78%	05/01/2009
NVIT Investor Destinations Capital Appreciation Fund - Class II	03/24/2009	N/A	N/A	27.77%	N/A	N/A	21.39%	05/01/2009
<b>Asset Class: Balanced</b>								
Franklin Templeton VIPT Income Securities Fund - Class 2	01/24/1989	35.50%	2.92%	6.87%	34.51%	N/A	2.06%	05/01/2006
<b>Asset Class: Bonds<sup>2,3,9</sup></b>								
American Century VP Inflation Protection Fund - Class II	12/31/2002	10.68%	3.53%	3.87%	9.33%	3.31%	3.76%	12/31/2002
American Funds NVIT Bond Fund - Class II	01/02/1996	12.93%	1.75%	3.73%	11.25%	N/A	1.74%	05/01/2006
Federated NVIT High Income Bond Fund - Class III <sup>10</sup>	11/03/1997	41.01%	3.60%	4.41%	44.91%	N/A	4.30%	05/02/2005
Fidelity VIP High Income Portfolio - Initial Class R <sup>10</sup>	09/19/1985	34.17%	4.30%	1.70%	42.67%	N/A	1.69%	05/01/2007
Fidelity VIP Investment Grade Bond Portfolio - Service Class	12/30/1988	15.52%	3.81%	5.45%	14.75%	3.57%	3.44%	05/01/2003
NVIT Core Bond Fund - Class I	03/24/2008	8.81%	N/A	4.43%	7.91%	N/A	3.99%	05/01/2008
NVIT Core Plus Bond Fund - Class II	03/24/2008	17.81%	N/A	8.43%	15.50%	N/A	8.22%	05/01/2008
NVIT Government Bond Fund - Class I	11/08/1982	4.65%	4.15%	5.29%	1.87%	3.97%	5.12%	01/02/1985
NVIT Multi Sector Bond Fund - Class I	10/31/1997	24.01%	2.29%	4.40%	23.38%	2.06%	4.24%	05/01/2000
<b>Asset Class: Cash<sup>4</sup></b>								
NVIT Money Market Fund - Class I <i>7-day current yield: -0.80%*</i>	11/10/1981	-0.79%	1.95%	1.75%	-0.76%	1.98%	1.80%	01/02/1985
<b>Asset Class: International Stocks<sup>5</sup></b>								
American Funds NVIT Global Growth Fund - Class II	04/30/1997	44.72%	4.68%	0.68%	40.47%	N/A	1.24%	05/01/2006
Fidelity VIP Overseas Portfolio - Initial Class R <sup>10</sup>	01/28/1987	33.77%	1.76%	-1.11%	25.59%	2.43%	4.50%	05/01/2002
Gartmore NVIT Emerging Markets Fund - Class III <sup>10</sup>	08/30/2000	67.62%	10.39%	7.13%	62.18%	11.81%	13.18%	05/01/2002
Gartmore NVIT International Equity Fund - Class III <sup>10</sup>	08/30/2000	33.34%	6.95%	-0.37%	28.63%	8.14%	7.61%	05/01/2002
Gartmore NVIT Worldwide Leaders Fund - Class III <sup>10</sup>	10/31/1997	32.32%	3.06%	-0.38%	24.00%	3.78%	6.10%	05/03/2004
Janus Aspen Series Overseas Portfolio - Service II Shares <sup>10</sup>	05/02/1994	75.81%	14.94%	3.97%	77.64%	15.32%	12.63%	05/01/2002
NVIT International Index Fund - Class VIII <sup>10</sup>	05/01/2006	37.76%	N/A	-5.51%	27.58%	N/A	-4.26%	05/01/2006
NVIT Multi-Manager International Growth Fund - Class III <sup>10</sup>	03/24/2008	37.18%	N/A	-9.95%	35.37%	N/A	-10.78%	05/01/2008
NVIT Multi-Manager International Value Fund - Class III <sup>10</sup>	11/01/1991	40.17%	-1.89%	1.59%	28.80%	-1.07%	6.94%	05/01/2003
Oppenheimer Global Securities Fund/VA - Class 3 <sup>10</sup>	05/01/2003	46.80%	3.05%	9.81%	38.58%	2.81%	10.43%	05/01/2003
Templeton NVIT International Value Fund - Class III <sup>10</sup>	03/24/2009	N/A	N/A	32.04%	N/A	N/A	29.65%	05/01/2009

\*Current yield more closely reflects current money market fund earnings than the total return calculation.

**Nationwide® Enterprise The Best of America® Annuity (NEBA)**

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 01/31/10			B. Standardized Performance: Average Annual Total Returns as of 12/31/09			
Underlying Fund	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Asset Class: Large-cap Stocks</b>								
American Century NVIT Multi Cap Value Fund - Class I	03/24/2009	N/A	N/A	29.34%	N/A	N/A	24.97%	05/01/2009
American Funds NVIT Growth Fund - Class II	02/08/1984	40.96%	0.67%	-0.53%	37.67%	N/A	-3.67%	05/01/2006
American Funds NVIT Growth-Income Fund - Class II	03/09/1987	33.28%	-0.96%	1.81%	29.64%	N/A	-8.72%	05/01/2007
Dreyfus Stock Index Fund, Inc. - Initial Shares	09/29/1989	31.88%	-0.82%	-1.83%	25.32%	-0.59%	-1.97%	10/01/1993
Dreyfus VIF Appreciation Portfolio - Initial Shares	04/05/1993	27.25%	1.10%	-0.17%	21.58%	1.56%	-0.09%	07/14/1997
Fidelity VIP Equity-Income Portfolio - Initial Class	10/09/1986	40.32%	-1.66%	1.20%	29.17%	-1.51%	1.03%	05/01/1987
Fidelity VIP Growth Portfolio - Initial Class	10/09/1986	28.64%	-1.81%	-4.75%	27.26%	-1.35%	-4.49%	12/01/1987
Janus Aspen Series Forty Portfolio - Service Shares	05/01/1997	40.28%	5.42%	-0.58%	44.85%	5.56%	-0.71%	05/01/2000
MFS VIT Value Series - Service Class	01/02/2002	27.34%	1.36%	3.05%	21.47%	1.78%	6.05%	11/15/2002
Neuberger Berman NVIT Multi Cap Opportunities Fund - Class I	03/24/2008	51.07%	N/A	-10.75%	51.74%	N/A	-13.70%	05/01/2008
Neuberger Berman NVIT Socially Responsible Fund - Class I	03/24/2008	34.61%	N/A	-10.33%	30.48%	N/A	-12.40%	05/01/2008
NVIT Growth Fund - Class I	04/15/1992	31.08%	0.68%	-5.95%	32.40%	1.22%	-5.78%	05/01/1992
NVIT Multi-Manager Large Cap Growth Fund - Class I	03/24/2008	27.65%	N/A	-10.31%	28.74%	N/A	-11.55%	05/01/2008
NVIT Multi-Manager Large Cap Value Fund - Class II	03/24/2008	34.79%	N/A	-10.60%	26.39%	N/A	-12.65%	05/01/2008
NVIT Nationwide Fund - Class I	11/08/1982	31.01%	-1.82%	-1.05%	25.09%	-1.34%	-1.08%	01/02/1985
NVIT Nationwide Leaders Fund - Class III <sup>10</sup>	12/31/2001	43.92%	-2.06%	2.37%	32.82%	-1.65%	1.66%	05/01/2002
NVIT U.S. Growth Leaders Fund - Class III <sup>10</sup>	12/31/2001	21.53%	-0.99%	1.95%	24.78%	-0.60%	3.92%	05/01/2002
Oppenheimer Main Street® Fund/VA - Non-Service Shares	07/05/1995	34.28%	-0.69%	-1.35%	27.26%	-0.71%	-1.65%	05/01/2000
Oppenheimer NVIT Large Cap Growth Fund - Class I	03/24/2009	N/A	N/A	34.46%	N/A	N/A	29.90%	05/01/2009
Van Kampen NVIT Comstock Value Fund - Class II	10/31/1997	39.80%	-1.89%	-2.59%	27.24%	-1.98%	5.46%	02/14/2003

**Nationwide® Enterprise The Best of America® Annuity (NEBA)**

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 01/31/10			B. Standardized Performance: Average Annual Total Returns as of 12/31/09			
Underlying Fund	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Asset Class: Mid-cap Stocks<sup>6</sup></b>								
AIM V.I. Capital Development Fund - Series II Shares	05/01/1998	37.54%	-0.40%	1.38%	40.85%	0.25%	6.17%	11/15/2002
AllianceBernstein VPS Small/Mid Cap Value Portfolio - Class B	05/01/2001	55.63%	1.81%	7.02%	41.52%	1.71%	8.99%	11/15/2002
American Century VP Mid Cap Value Fund - Class I	10/29/2004	36.42%	3.81%	5.53%	28.91%	N/A	1.08%	05/01/2006
Fidelity VIP Mid Cap Portfolio - Service Class	12/28/1998	41.64%	4.22%	8.71%	38.89%	N/A	-1.55%	05/01/2006
JPMorgan Insurance Trust Mid Cap Value Portfolio - Class 1	09/28/2001	34.43%	0.98%	7.21%	25.68%	1.23%	3.49%	05/03/2004
NVIT Mid Cap Index Fund - Class I	10/31/1997	41.59%	1.90%	4.74%	35.66%	2.03%	3.99%	05/01/2000
NVIT Multi-Manager Mid Cap Growth Fund - Class I	03/24/2008	22.87%	N/A	-12.72%	26.10%	N/A	-13.34%	05/01/2008
NVIT Multi-Manager Mid Cap Value Fund - Class II	03/24/2008	35.53%	N/A	-6.17%	29.43%	N/A	-8.02%	05/01/2008
Oppenheimer MidCap Fund/VA - Non-Service Shares	08/15/1986	28.48%	-5.10%	-7.65%	31.55%	-4.42%	-7.95%	05/01/2000
<b>Asset Class: Short-term Bonds<sup>9</sup></b>								
Neuberger Berman AMT Short Duration Bond Portfolio - I Class	09/10/1984	10.81%	1.20%	2.59%	12.42%	0.86%	2.39%	12/01/1987
NVIT Short Term Bond Fund - Class II	03/24/2008	5.57%	N/A	3.01%	6.25%	N/A	3.02%	05/01/2008
PIMCO VIT Low Duration Portfolio - Advisor Class	03/31/2006	12.88%	N/A	5.54%	N/A	N/A	9.87%	05/01/2009
<b>Asset Class: Small-cap Stocks<sup>6</sup></b>								
Dreyfus IP Small Cap Stock Index Portfolio - Service Shares	05/01/2002	37.32%	0.00%	2.74%	24.03%	0.23%	3.23%	05/01/2002
Franklin VIPT Small Cap Value Securities Fund - Class 2	04/30/1998	41.52%	0.30%	8.32%	28.12%	0.64%	7.83%	11/15/2002
NVIT Multi-Manager Small Cap Growth Fund - Class I	05/03/1999	29.14%	-4.57%	-5.56%	26.44%	-4.29%	-5.67%	05/01/2000
NVIT Multi-Manager Small Cap Value Fund - Class I	10/31/1997	36.15%	-1.27%	5.80%	25.21%	-1.53%	5.45%	05/01/1998
NVIT Multi-Manager Small Company Fund - Class I	10/23/1995	41.65%	0.14%	3.07%	33.62%	0.55%	3.36%	10/23/1995
Oppenheimer Main Street® Small Cap Fund/VA - Non-Service Shares	05/01/1998	47.37%	0.42%	1.43%	36.10%	N/A	-5.08%	05/01/2006
Wells Fargo Advantage VT Small Cap Growth Fund	05/01/1995	59.55%	5.27%	-3.78%	51.42%	4.98%	6.19%	11/15/2004
<b>Asset Class: Specialty<sup>7,8</sup></b>								
AllianceBernstein NVIT Global Fixed Income Fund - Class III <sup>10</sup>	03/24/2009	N/A	N/A	15.34%	N/A	N/A	13.58%	05/01/2009
Fidelity VIP Energy Portfolio - Service Class 2 <sup>10</sup>	07/19/2001	39.66%	8.54%	8.89%	46.39%	N/A	8.89%	05/02/2005
NVIT Health Sciences Fund - Class III <sup>10</sup>	12/29/2000	19.91%	1.93%	2.63%	18.16%	1.53%	3.48%	05/01/2002
NVIT Technology and Communications Fund - Class III <sup>10</sup>	06/30/2000	47.41%	0.65%	-10.15%	51.23%	0.00%	1.71%	05/01/2002
PIMCO VIT Foreign Bond Portfolio (unhedged): Advisor Class	03/31/2009	N/A	N/A	10.03%	N/A	N/A	9.08%	05/01/2009
Van Kampen NVIT Real Estate Fund - Class I	03/24/2008	48.94%	N/A	-16.18%	29.79%	N/A	-17.27%	05/01/2008

**Non-standardized performance:** Without surrender charges (CDSC) applied

The figures shown are calculated based on a one-time investment of \$10,000 and reflect the deduction of all applicable charges, except for surrender charges (CDSC). These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, the performance is hypothetical in that it depicts how the fund would have performed had it been available in the Nationwide separate account during the time period. Year-to-date returns are shown only for funds inception on or before December 31 of the previous year.

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. To obtain performance data current to the most recent month-end or for closed and walled-off funds, please call 1-800-848-6331 or visit nationwide.com.

## Walled-off and closed funds

### Nationwide® Enterprise The Best of America® Annuity (NEBA)

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 01/31/10			
Underlying Fund	Fund Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
<b>Asset Class: Balanced</b>								
American Century VP Balanced Fund - Class I	Walled-off	05/01/1991	-1.63%	-1.63%	18.14%	-2.81%	1.18%	1.52%
Fidelity VIP Asset Manager Portfolio - Initial Class	Walled-off	09/01/1989	-2.06%	-2.06%	29.67%	0.18%	2.51%	1.55%
Oppenheimer Balanced Fund/VA - Non-Service Shares	Walled-off	02/09/1987	-1.62%	-1.62%	23.27%	-12.13%	-4.68%	0.22%
<b>Asset Class: Bonds<sup>2,3,9</sup></b>								
Federated Quality Bond Fund II - Primary Shares	Walled-off	04/22/1999	1.90%	1.90%	20.14%	5.41%	3.90%	5.18%
Fidelity VIP High Income Portfolio - Initial Class	Closed	09/19/1985	0.88%	0.88%	34.32%	2.71%	4.34%	1.72%
Oppenheimer Core Bond Fund/VA - Non-Service Shares	Walled-off	04/03/1985	2.06%	2.06%	14.78%	-11.46%	-6.03%	0.01%
Oppenheimer High Income Fund/VA - Class 3 <sup>10</sup>	Walled-off	05/01/2007	0.44%	0.44%	26.37%	N/A	N/A	-39.25%
Oppenheimer High Income Fund/VA - Non-Service Shares	Closed	04/30/1986	0.44%	0.44%	24.95%	-36.29%	-21.99%	-9.72%
Van Kampen's UIF Core Plus Fixed Income Portfolio - Class I	Walled-off	01/02/1997	1.45%	1.45%	11.09%	0.92%	1.72%	4.17%
<b>Asset Class: International Stocks<sup>5</sup></b>								
Credit Suisse Trust - International Equity Flex III Portfolio	Closed	12/31/1997	-4.19%	-4.19%	56.65%	-5.92%	6.28%	2.12%
Fidelity VIP Overseas Portfolio - Initial Class	Closed	01/28/1987	-5.91%	-5.91%	33.67%	-8.72%	1.76%	-1.10%
Gartmore NVIT Emerging Markets Fund - Class I	Closed	08/30/2000	-6.05%	-6.05%	67.52%	-2.33%	10.38%	7.14%
Gartmore NVIT International Equity Fund - Class I	Closed	08/30/2000	-6.68%	-6.68%	33.41%	-7.35%	6.92%	-0.37%
Janus Aspen Series Overseas Portfolio - Service Shares	Closed	05/02/1994	-2.52%	-2.52%	75.36%	1.35%	14.85%	3.91%
Oppenheimer Global Securities Fund/VA - Non-Service Shares	Closed	11/12/1990	-3.01%	-3.01%	46.86%	-5.85%	3.06%	2.77%
Templeton VIPT Developing Markets Securities Fund - Class 3 <sup>10</sup>	Walled-off	03/04/1996	-5.82%	-5.82%	75.07%	-0.66%	9.28%	6.36%
Templeton VIPT Foreign Securities Fund - Class 3 <sup>10</sup>	Walled-off	05/01/1992	-4.77%	-4.77%	41.17%	-4.46%	3.29%	2.09%
Van Eck Worldwide Insurance Trust - Worldwide Emerging Markets Fund - Class R <sup>10</sup>	Walled-off	04/30/2004	-5.61%	-5.61%	112.63%	-1.70%	10.89%	14.58%
Van Eck Worldwide Insurance Trust Worldwide Emerging Markets Fund - Initial Class	Closed	12/21/1995	-5.60%	-5.60%	112.40%	-1.76%	10.88%	6.08%

## Walled-off and closed funds

### Nationwide® Enterprise The Best of America® Annuity (NEBA)

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 01/31/10			
Underlying Fund	Fund Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
<b>Asset Class: Large-cap Stocks</b>								
AIM V.I. Capital Appreciation Fund - Series II Shares	Walled-off	05/05/1993	-4.71%	-4.71%	17.88%	-10.80%	-3.42%	-5.59%
American Century VP Income & Growth Fund - Class I	Walled-off	10/30/1997	-3.78%	-3.78%	24.13%	-10.65%	-2.13%	-1.49%
American Century VP Value Fund - Class I	Walled-off	05/01/1996	-2.71%	-2.71%	27.77%	-7.79%	-0.23%	5.31%
Dreyfus Socially Responsible Growth Fund, Inc. - Initial Shares	Walled-off	10/06/1993	-4.14%	-4.14%	35.32%	-4.83%	0.15%	-4.23%
Dreyfus VIF Growth & Income Portfolio - Initial Shares	Walled-off	05/02/1994	-4.27%	-4.27%	33.99%	-8.75%	-1.45%	-1.84%
Fidelity VIP Contrafund® Portfolio - Initial Class	Walled-off	01/03/1995	-4.33%	-4.33%	38.61%	-5.69%	2.24%	1.92%
Fidelity VIP Growth Opportunities Portfolio - Initial Class	Walled-off	01/03/1995	-5.62%	-5.62%	40.53%	-11.10%	-3.51%	-4.56%
Neuberger Berman AMT Socially Responsive Portfolio - I Class	Walled-off	02/18/1999	-2.79%	-2.79%	34.87%	-7.32%	0.09%	1.90%
Oppenheimer Capital Appreciation Fund/VA - Non-Service Shares	Walled-off	04/03/1985	-5.75%	-5.75%	39.17%	-6.93%	-1.01%	-1.99%
T. Rowe Price Blue Chip Growth Portfolio - Class II	Walled-off	12/29/2000	-5.85%	-5.85%	37.44%	-6.17%	-0.29%	-1.86%
T. Rowe Price Equity Income Portfolio - Class II	Walled-off	03/31/1994	-3.01%	-3.01%	36.62%	-8.40%	-0.75%	3.13%
<b>Asset Class: Mid-cap Stocks<sup>6</sup></b>								
Fidelity VIP Value Strategies Portfolio - Service Class	Walled-off	02/20/2002	-2.40%	-2.40%	68.98%	-9.37%	-0.88%	2.94%
<b>Asset Class: Small-cap Stocks<sup>6</sup></b>								
Credit Suisse Trust - U.S. Equity Flex I Portfolio	Walled-off	06/30/1995	-3.03%	-3.03%	35.41%	-9.03%	-4.36%	-5.54%
Neuberger Berman AMT Small Cap Growth Portfolio - S Class	Walled-off	07/12/2002	-6.50%	-6.50%	25.34%	-12.39%	-5.60%	-0.15%
<b>Asset Class: Specialty<sup>7,8</sup></b>								
Franklin Templeton VIPT Global Bond Securities Fund - Class 3 <sup>10</sup>	Walled-off	01/24/1989	0.11%	0.11%	17.19%	11.24%	8.37%	10.08%
Gartmore NVIT Global Utilities Fund - Class III <sup>10</sup>	Walled-off	12/28/2001	-5.61%	-5.61%	12.24%	-7.48%	3.34%	3.98%
Janus Aspen Series Global Technology Portfolio: Service II Shares <sup>10</sup>	Walled-off	01/18/2000	-4.36%	-4.36%	54.35%	-0.52%	4.40%	N/A
Janus Aspen Series Global Technology Portfolio: Service Shares	Closed	01/18/2000	-4.24%	-4.24%	53.92%	-0.59%	4.40%	-8.57%
NVIT Global Financial Services Fund - Class III <sup>10</sup>	Walled-off	12/28/2001	-6.49%	-6.49%	49.95%	-14.57%	-2.83%	2.79%
NVIT Technology and Communications Fund - Class I	Closed	06/30/2000	-7.41%	-7.41%	47.40%	-6.08%	0.61%	-10.22%
Van Eck Worldwide Insurance Trust - Worldwide Bond Fund - Class R <sup>10</sup>	Walled-off	04/30/2004	-0.84%	-0.84%	9.94%	5.72%	3.78%	5.08%
Van Eck Worldwide Insurance Trust - Worldwide Hard Assets Fund - Class R <sup>10</sup>	Walled-off	04/30/2004	-4.97%	-4.97%	49.03%	4.17%	16.06%	18.65%
Van Eck Worldwide Insurance Trust Worldwide Bond Fund - Initial Class	Closed	09/01/1989	-0.75%	-0.75%	10.04%	5.69%	3.80%	5.86%
Van Eck Worldwide Insurance Trust Worldwide Hard Assets Fund - Initial Class	Closed	09/01/1989	-5.00%	-5.00%	48.92%	4.12%	16.04%	14.11%
Van Kampen's UIF Emerging Markets Debt Portfolio - Class I	Closed	06/16/1997	-0.06%	-0.06%	28.77%	5.01%	7.01%	10.01%

**A. Non-standardized performance:** With surrender charges (CDSC) applied

The figures shown are based on a one-time investment of \$10,000 and reflect the deduction of all applicable charges. These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, performance is hypothetical in that it depicts how the fund would have performed had it been available in the Nationwide separate account during the time period.

**B. Standardized performance:** With surrender charges (CDSC) applied

The figures shown are based on a one-time investment of \$1,000 and reflect the deduction of all applicable charges. These returns are measured from the date the fund was included in the Nationwide separate account.

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. To obtain performance data current to the most recent month-end or for closed and walled-off funds, please call 1-800-848-6331 or visit nationwide.com.

**Walled-off and closed funds****Nationwide® Enterprise The Best of America® Annuity (NEBA)**

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 01/31/10			B. Standardized Performance: Average Annual Total Returns as of 12/31/09			
Underlying Fund	Fund Status	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Asset Class: Balanced</b>									
American Century VP Balanced Fund - Class I	Walled-off	05/01/1991	18.14%	1.18%	1.52%	14.56%	1.30%	1.33%	05/01/1992
Fidelity VIP Asset Manager Portfolio - Initial Class	Walled-off	09/01/1989	29.67%	2.51%	1.55%	28.08%	2.66%	1.37%	09/01/1989
Oppenheimer Balanced Fund/VA - Non-Service Shares	Walled-off	02/09/1987	23.27%	-4.68%	0.22%	20.92%	-4.53%	0.22%	09/01/1989
<b>Asset Class: Bonds<sup>2,3,9</sup></b>									
Federated Quality Bond Fund II - Primary Shares	Walled-off	04/22/1999	20.14%	3.90%	5.18%	19.47%	3.59%	4.14%	05/01/2002
Fidelity VIP High Income Portfolio - Initial Class	Closed	09/19/1985	34.32%	4.34%	1.72%	42.81%	4.03%	1.45%	05/01/1987
Oppenheimer Core Bond Fund/VA - Non-Service Shares	Walled-off	04/03/1985	14.78%	-6.03%	0.01%	8.74%	-6.27%	-0.24%	09/01/1989
Oppenheimer High Income Fund/VA - Class 3 <sup>10</sup>	Walled-off	05/01/2007	26.37%	N/A	-39.25%	25.74%	N/A	-40.24%	05/01/2007
Oppenheimer High Income Fund/VA - Non-Service Shares	Closed	04/30/1986	24.95%	-21.99%	-9.72%	24.31%	N/A	-29.66%	05/01/2006
Van Kampen's UIF Core Plus Fixed Income Portfolio - Class I	Walled-off	01/02/1997	11.09%	1.72%	4.17%	8.77%	N/A	1.56%	05/01/2006
<b>Asset Class: International Stocks<sup>5</sup></b>									
Credit Suisse Trust - International Equity Flex III Portfolio	Closed	12/31/1997	56.65%	6.28%	2.12%	N/A	N/A	1.02%	12/11/2009
Fidelity VIP Overseas Portfolio - Initial Class	Closed	01/28/1987	33.67%	1.76%	-1.10%	25.52%	2.41%	-1.09%	05/01/1987
Gartmore NVIT Emerging Markets Fund - Class I	Closed	08/30/2000	67.52%	10.38%	7.14%	62.01%	11.83%	9.74%	10/02/2000
Gartmore NVIT International Equity Fund - Class I	Closed	08/30/2000	33.41%	6.92%	-0.37%	28.68%	8.15%	1.13%	10/02/2000
Janus Aspen Series Overseas Portfolio - Service Shares	Closed	05/02/1994	75.36%	14.85%	3.91%	77.64%	15.27%	3.66%	05/01/2000
Oppenheimer Global Securities Fund/VA - Non-Service Shares	Closed	11/12/1990	46.86%	3.06%	2.77%	38.65%	2.81%	3.07%	10/01/1993
Templeton VIPT Developing Markets Securities Fund - Class 3 <sup>10</sup>	Walled-off	03/04/1996	75.07%	9.28%	6.36%	71.25%	N/A	11.51%	05/02/2005

## Walled-off and closed funds

### Nationwide® Enterprise The Best of America® Annuity (NEBA)

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 01/31/10			B. Standardized Performance: Average Annual Total Returns as of 12/31/09			
Underlying Fund	Fund Status	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Asset Class: International Stocks<sup>5</sup></b>									
Templeton VIPT Foreign Securities Fund - Class 3 <sup>10</sup>	Walled-off	05/01/1992	41.17%	3.29%	2.09%	36.10%	3.94%	6.16%	05/03/2004
Van Eck Worldwide Insurance Trust - Worldwide Emerging Markets Fund - Class R <sup>10</sup>	Walled-off	04/30/2004	112.63%	10.89%	14.58%	111.69%	12.83%	15.99%	05/03/2004
Van Eck Worldwide Insurance Trust Worldwide Emerging Markets Fund - Initial Class	Closed	12/21/1995	112.40%	10.88%	6.08%	111.47%	12.82%	6.57%	12/23/1996
<b>Asset Class: Large-cap Stocks</b>									
AIM V.I. Capital Appreciation Fund - Series II Shares	Walled-off	05/05/1993	17.88%	-3.42%	-5.59%	19.75%	-3.06%	1.30%	11/15/2002
American Century VP Income & Growth Fund - Class I	Walled-off	10/30/1997	24.13%	-2.13%	-1.49%	17.15%	-1.90%	-1.70%	05/01/1998
American Century VP Value Fund - Class I	Walled-off	05/01/1996	27.77%	-0.23%	5.31%	18.90%	-0.06%	5.10%	12/23/1996
Dreyfus Socially Responsible Growth Fund, Inc. - Initial Shares	Walled-off	10/06/1993	35.32%	0.15%	-4.23%	32.69%	0.55%	-4.27%	10/06/1993
Dreyfus VIF Growth & Income Portfolio - Initial Shares	Walled-off	05/02/1994	33.99%	-1.45%	-1.84%	27.76%	-1.10%	-1.77%	12/23/1996
Fidelity VIP Contrafund® Portfolio - Initial Class	Walled-off	01/03/1995	38.61%	2.24%	1.92%	34.62%	2.86%	2.00%	07/03/1995
Fidelity VIP Growth Opportunities Portfolio - Initial Class	Walled-off	01/03/1995	40.53%	-3.51%	-4.56%	43.81%	-2.86%	-4.63%	07/14/1997
Neuberger Berman AMT Socially Responsive Portfolio - I Class	Walled-off	02/18/1999	34.87%	0.09%	1.90%	30.38%	-0.01%	4.98%	05/01/2003
Oppenheimer Capital Appreciation Fund/VA - Non-Service Shares	Walled-off	04/03/1985	39.17%	-1.01%	-1.99%	43.36%	-0.41%	-1.72%	07/14/1997
T. Rowe Price Blue Chip Growth Portfolio - Class II	Walled-off	12/29/2000	37.44%	-0.29%	-1.86%	40.66%	N/A	1.86%	05/02/2005
T. Rowe Price Equity Income Portfolio - Class II	Walled-off	03/31/1994	36.62%	-0.75%	3.13%	24.25%	N/A	0.00%	05/02/2005
<b>Asset Class: Mid-cap Stocks<sup>6</sup></b>									
Fidelity VIP Value Strategies Portfolio - Service Class	Walled-off	02/20/2002	68.98%	-0.88%	2.94%	56.14%	-1.46%	2.72%	05/01/2002
<b>Asset Class: Small-cap Stocks<sup>6</sup></b>									
Credit Suisse Trust - U.S. Equity Flex I Portfolio	Walled-off	06/30/1995	35.41%	-4.36%	-5.54%	23.67%	-4.56%	-5.44%	07/03/1995
Neuberger Berman AMT Small Cap Growth Portfolio - S Class	Walled-off	07/12/2002	25.34%	-5.60%	-0.15%	21.77%	-4.92%	1.05%	11/15/2002
<b>Asset Class: Specialty<sup>7,8</sup></b>									
Franklin Templeton VIPT Global Bond Securities Fund - Class 3 <sup>10</sup>	Walled-off	01/24/1989	17.19%	8.37%	10.08%	17.74%	N/A	9.13%	05/02/2005
Gartmore NVIT Global Utilities Fund - Class III <sup>10</sup>	Walled-off	12/28/2001	12.24%	3.34%	3.98%	7.11%	4.19%	7.04%	05/01/2002
Janus Aspen Series Global Technology Portfolio: Service II Shares <sup>10</sup>	Walled-off	01/18/2000	54.35%	4.40%	N/A	55.84%	4.37%	3.35%	05/01/2002
Janus Aspen Series Global Technology Portfolio: Service Shares	Closed	01/18/2000	53.92%	4.40%	-8.57%	55.64%	4.33%	-8.14%	05/01/2000
NVIT Global Financial Services Fund - Class III <sup>10</sup>	Walled-off	12/28/2001	49.95%	-2.83%	2.79%	30.88%	-2.05%	3.58%	05/01/2002
NVIT Technology and Communications Fund - Class I	Closed	06/30/2000	47.40%	0.61%	-10.22%	51.25%	0.01%	-11.94%	10/02/2000
Van Eck Worldwide Insurance Trust - Worldwide Bond Fund - Class R <sup>10</sup>	Walled-off	04/30/2004	9.94%	3.78%	5.08%	5.13%	3.63%	5.35%	05/03/2004

## Walled-off and closed funds

### Nationwide® Enterprise The Best of America® Annuity (NEBA)

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 01/31/10			B. Standardized Performance: Average Annual Total Returns as of 12/31/09			
Underlying Fund	Fund Status	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Asset Class: Specialty<sup>7,8</sup></b>									
Van Eck Worldwide Insurance Trust - Worldwide Hard Assets Fund - Class R <sup>10</sup>	Walled-off	04/30/2004	49.03%	16.06%	18.65%	56.36%	17.50%	19.97%	05/03/2004
Van Eck Worldwide Insurance Trust Worldwide Bond Fund - Initial Class	Closed	09/01/1989	10.04%	3.80%	5.86%	5.13%	3.63%	5.70%	09/01/1989
Van Eck Worldwide Insurance Trust Worldwide Hard Assets Fund - Initial Class	Closed	09/01/1989	48.92%	16.04%	14.11%	56.27%	17.48%	14.12%	09/01/1989
Van Kampen's UIF Emerging Markets Debt Portfolio - Class I	Closed	06/16/1997	28.77%	7.01%	10.01%	29.17%	7.10%	9.82%	07/14/1997



## Understanding Risks

Here's a list of some of the risks associated with the variable annuity underlying investment choices. For specific risks related to each investment, see the prospectus.

1. **Funds-of-funds:** Designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.
2. **Government funds:** While the funds invest primarily in the securities of the U.S. government and its agencies, the values are not guaranteed by these entities.
3. **High-yield funds:** Funds that invest in high-yield securities are subject to greater credit risk and price fluctuations than funds that invest in higher-quality securities.
4. **Money market funds: These funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal government agency. Although they seek to preserve the value of your investment at \$1.00 per share, it's possible to lose money by investing in money market funds.**
5. **International funds:** Funds that invest internationally involve risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting and limited availability of information.
6. **Small-cap/Mid-cap/Emerging market funds:** Funds investing in stocks of small-cap, mid-cap or emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.
7. **Non-diversified funds:** Funds that invest in a concentrated sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

8. **Real estate funds:** Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.
9. **Bond funds:** These funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund.
10. **Short-term trading fee:** These funds may charge a fee for exchanges made within 60 days of original allocation. Please refer to the prospectus for details.

### Fund abbreviations

AMT – Advisers Management Trust

IP – Investment Portfolios

LIT – Life Investment Trust

NVIT – Nationwide Variable Insurance Trust

UIF – The Universal Institutional Funds, Inc.

VA – Variable Account

VI – Variable Insurance

VIF – Variable Investment Fund

VIP – Variable Insurance Products

VIPT – Variable Insurance Products Trust

VIT – Variable Insurance Trust

VP – Variable Portfolio

VPS – Variable Product Series

VT – Variable Trust

### Contract/Policy numbers

All state variations of: APO-2796

In OK: APO-2796-36

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For the specific contract number, please refer to the variable annuity investment choices performance report inside.

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